

<i>SERFF Tracking Number:</i>	<i>UNAM-126129710</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Marquette National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42237</i>
<i>Company Tracking Number:</i>	<i>MNLIC MSRC 2008 AR</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>MEDICARE SUPPLEMENT REFUND CALCULATIONS</i>		
<i>Project Name/Number:</i>	<i>MNLIC MSRC 2008 AR/2008 MSRC</i>		

## Filing at a Glance

Company: Marquette National Life Insurance Company

Product Name: MEDICARE SUPPLEMENT      SERFF Tr Num: UNAM-126129710 State: ArkansasLH  
REFUND CALCULATIONS

TOI: MS06 Medicare Supplement - Other      SERFF Status: Closed      State Tr Num: 42237

Sub-TOI: MS06.000 Medicare Supplement - Other  
Other      Co Tr Num: MNLIC MSRC 2008 ARState Status: Filed-Closed

Filing Type: Rate	Co Status:	Reviewer(s): Stephanie Fowler
	Authors: Carmen Boyd, Trudi Goldenberg	Disposition Date: 05/13/2009
	Date Submitted: 04/28/2009	Disposition Status: Accepted For Informational Purposes

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: MNLIC MSRC 2008 AR

Project Number: 2008 MSRC

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/13/2009

Deemer Date:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 05/13/2009

Corresponding Filing Tracking Number: MNLIC  
MSRC 2008 AR

Filing Description:

INFORMATIONAL FILING

Marquette National Life Insurance Company

NAIC # 71072

Medicare Supplement Refund Calculations – Filing for Calendar-Year 2008

SERFF Tracking Number: UNAM-126129710 State: Arkansas  
 Filing Company: Marquette National Life Insurance Company State Tracking Number: 42237  
 Company Tracking Number: MNLIC MSRC 2008 AR  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS  
 Project Name/Number: MNLIC MSRC 2008 AR/2008 MSRC

Please find enclosed the required Medicare Supplement Refund Calculation information for calendar year 2008, forms MMSA-06 and MMSA-S-06.

If you have any questions, please contact me at 1-800-538-1053, ext. 8278, by email at [tgoldenberg@uafo.com](mailto:tgoldenberg@uafo.com) or by fax at 407-995-8023.

## Company and Contact

### Filing Contact Information

Trudi Goldenberg, [tgoldenberg@uafo.com](mailto:tgoldenberg@uafo.com)  
 P.O. Box 958465 (407) 628-1776 [Phone]  
 Lake Mary, FL 32795-8465

### Filing Company Information

Marquette National Life Insurance Company	CoCode: 71072	State of Domicile: Texas
1001 Heathrow Park Lane	Group Code: 953	Company Type:
Suite 5001		
Lake Mary, FL 32746	Group Name:	State ID Number:
(407) 995-8000 ext. [Phone]	FEIN Number: 36-2641398	
	-----	

## Filing Fees

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Marquette National Life Insurance Company	\$0.00	04/28/2009	

*SERFF Tracking Number:* UNAM-126129710 *State:* Arkansas  
*Filing Company:* Marquette National Life Insurance Company *State Tracking Number:* 42237  
*Company Tracking Number:* MNLIC MSRC 2008 AR  
*TOI:* MS06 Medicare Supplement - Other *Sub-TOI:* MS06.000 Medicare Supplement - Other  
*Product Name:* MEDICARE SUPPLEMENT REFUND CALCULATIONS  
*Project Name/Number:* MNLIC MSRC 2008 AR/2008 MSRC

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Stephanie Fowler	05/13/2009	05/13/2009

*SERFF Tracking Number:* UNAM-126129710 *State:* Arkansas  
*Filing Company:* Marquette National Life Insurance Company *State Tracking Number:* 42237  
*Company Tracking Number:* MNLIC MSRC 2008 AR  
*TOI:* MS06 Medicare Supplement - Other *Sub-TOI:* MS06.000 Medicare Supplement - Other  
*Product Name:* MEDICARE SUPPLEMENT REFUND CALCULATIONS  
*Project Name/Number:* MNLIC MSRC 2008 AR/2008 MSRC

## **Disposition**

Disposition Date: 05/13/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>UNAM-126129710</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Marquette National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42237</i>
<i>Company Tracking Number:</i>	<i>MNLIC MSRC 2008 AR</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>MEDICARE SUPPLEMENT REFUND CALCULATIONS</i>		
<i>Project Name/Number:</i>	<i>MNLIC MSRC 2008 AR/2008 MSRC</i>		

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Accepted for Informational Purposes	No
<b>Supporting Document</b>	Reporting Forms	Accepted for Informational Purposes	No

<i>SERFF Tracking Number:</i>	<i>UNAM-126129710</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Marquette National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42237</i>
<i>Company Tracking Number:</i>	<i>MNLIC MSRC 2008 AR</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>MEDICARE SUPPLEMENT REFUND CALCULATIONS</i>		
<i>Project Name/Number:</i>	<i>MNLIC MSRC 2008 AR/2008 MSRC</i>		

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: UNAM-126129710 State: Arkansas  
Filing Company: Marquette National Life Insurance Company State Tracking Number: 42237  
Company Tracking Number: MNLIC MSRC 2008 AR  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS  
Project Name/Number: MNLIC MSRC 2008 AR/2008 MSRC

## Supporting Document Schedules

**Review Status:**  
**Bypassed -Name:** Health - Actuarial Justification Accepted for Informational 05/13/2009  
Purposes  
**Bypass Reason:** N/A – INFORMATIONAL FILING - MEDICARE SUPPLEMENT REFUND CALCULATIONS  
**Comments:**

**Review Status:**  
**Satisfied -Name:** Reporting Forms Accepted for Informational 05/13/2009  
Purposes  
**Comments:**  
2008 MEDICARE SUPPLEMENT REFUND CALCULATIONS  
**Attachment:**  
MNLIC AR Rpt 2009.pdf

## Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2008

Type Individual

SMSBP

Standardized Plan D

For the State of

ArkansasCompany Name Marquette National Life Insurance CompanyNAIC Group Code 0953NAIC Company Code 71072Person Completing this Exhibit: Lisa M. Parker ASA, MAAA Title : Consulting ActuaryTelephone (407) 628-1776 x8438

Year (a)	Earned Premium (b)	Factor (c)	(b)x(c) (d)	Cumulative Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	Cumulative Loss Ratio (i)	(h)x(i) (j)	(o)
2006	\$900	2.770	\$2,493	0.442	\$1,102	0.0000	\$0	0.000	\$0	0.40
2005	\$1,221	4.175	\$5,098	0.493	\$2,513	0.0000	\$0	0.000	\$0	0.55
2004	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
2003	\$0	4.175	\$0	0.493	\$0	2.2450	\$0	0.669	\$0	0.67
2002	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
2001	\$0	4.175	\$0	0.493	\$0	3.9980	\$0	0.686	\$0	0.71
2000	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
1999	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
1998	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
1997	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
1996	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
1995	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
1994	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
1993	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
1992	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
<b>Totals:</b>		<b>(k:)</b>	<b>\$7,592</b>	<b>(l:)</b>	<b>\$3,615</b>	<b>(m:)</b>	<b>\$0</b>	<b>(n:)</b>	<b>\$0</b>	
<b>Benchmark Ratio Since Inception</b>			<b>(l+n)/(k+m):</b>			<b>0.476</b>				

## Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$999	\$8,217
b. current year's issues	\$0	\$0
c. Net	\$999	\$8,217
2. Past Years' Experience	\$3,931	\$5,431
3. Total Experience	\$4,930	\$13,647
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.476	
8. Experienced Ratio Since Inception	2.768	
9. Life Years Exposed Since Inception	4	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

*Lisa M. Parker*

Signature

Consulting Actuary

Title

Lisa M. Parker ASA, MAAA

Name

4/20/2009

Date



## Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2008

Type **Individual**

SMSBP

Standardized Plan F

For the State of

Arkansas

Company Name **Marquette National Life Insurance Company**NAIC Group Code **0953**NAIC Company Code **71072**Person Completing this Exhibit: **Lisa M. Parker ASA, MAAA** Title : **Consulting Actuary**Telephone **(407) 628-1776 x8438**

Year	Earned Premium	Factor	(b)x(c)	Cumulative Loss Ratio	(d)x(e)	Factor	(b)x(g)	Cumulative Loss Ratio	(h)x(i)	
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
2006	\$73,806	2.770	\$204,443	0.442	\$90,364	0.0000	\$0	0.000	\$0	0.40
2005	\$24,351	4.175	\$101,663	0.493	\$50,120	0.0000	\$0	0.000	\$0	0.55
2004	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
2003	\$0	4.175	\$0	0.493	\$0	2.2450	\$0	0.669	\$0	0.67
2002	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
2001	\$0	4.175	\$0	0.493	\$0	3.9980	\$0	0.686	\$0	0.71
2000	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
1999	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
1998	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
1997	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
1996	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
1995	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
1994	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
1993	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
1992	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
<b>Totals:</b>		<b>(k:)</b>	<b>\$306,107</b>	<b>(l:)</b>	<b>\$140,484</b>	<b>(m:)</b>	<b>\$0</b>	<b>(n:)</b>	<b>\$0</b>	
<b>Benchmark Ratio Since Inception</b>			<b>(l+n)/(k+m):</b>			<b>0.459</b>				

## Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$183,871	\$173,859
b. current year's issues	\$50,512	\$24,911
c. Net	\$133,359	\$148,948
2. Past Years' Experience	\$150,317	\$96,092
3. Total Experience	\$283,675	\$245,039
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.459	
8. Experienced Ratio Since Inception	0.864	
9. Life Years Exposed Since Inception	133	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

*Lisa M. Parker*

Signature

Consulting Actuary

Title

Lisa M. Parker ASA, MAAA

Name

4/20/2009

Date

## Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2008

Type **Individual**

SMSBP

Standardized Plan G

For the State of

Arkansas

Company Name **Marquette National Life Insurance Company**NAIC Group Code **0953**NAIC Company Code **71072**Person Completing this Exhibit: **Lisa M. Parker ASA, MAAA** Title : **Consulting Actuary**Telephone **(407) 628-1776 x8438**

Year	Earned Premium	Factor	(b)x(c)	Cumulative Loss Ratio	(d)x(e)	Factor	(b)x(g)	Cumulative Loss Ratio	(h)x(i)	
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
2006	\$2,446	2.770	\$6,776	0.442	\$2,995	0.0000	\$0	0.000	\$0	0.40
2005	\$508	4.175	\$2,121	0.493	\$1,046	0.0000	\$0	0.000	\$0	0.55
2004	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
2003	\$0	4.175	\$0	0.493	\$0	2.2450	\$0	0.669	\$0	0.67
2002	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
2001	\$0	4.175	\$0	0.493	\$0	3.9980	\$0	0.686	\$0	0.71
2000	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
1999	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
1998	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
1997	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
1996	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
1995	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
1994	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
1993	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
1992	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
<b>Totals:</b>		<b>(k:)</b>	<b>\$8,896</b>	<b>(l:)</b>	<b>\$4,040</b>	<b>(m:)</b>	<b>\$0</b>	<b>(n:)</b>	<b>\$0</b>	
<b>Benchmark Ratio Since Inception</b>			<b>(l+n)/(k+m):</b>			<b>0.454</b>				

## Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$23,607	\$8,145
b. current year's issues	\$16,201	\$4,376
c. Net	\$7,407	\$3,769
2. Past Years' Experience	\$4,313	\$1,987
3. Total Experience	\$11,719	\$5,756
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	<b>0.454</b>	
8. Experienced Ratio Since Inception	0.491	
9. Life Years Exposed Since Inception	7	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

*Lisa M. Parker*

Signature

Consulting Actuary

Title

Lisa M. Parker ASA, MAAA

Name

4/20/2009

Date

## Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2008

Type **Individual**

SMSBP

Standardized Plan J

For the State of

Arkansas

Company Name **Marquette National Life Insurance Company**

NAIC Group Code 0953

NAIC Company Code 71072

Person Completing this Exhibit: **Lisa M. Parker ASA, MAAA**Title : **Consulting Actuary**Telephone **(407) 628-1776 x8438**

Year	Earned Premium	Factor	(b)x(c)	Cumulative Loss Ratio	(d)x(e)	Factor	(b)x(g)	Cumulative Loss Ratio	(h)x(i)	
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
2006	\$0	2.770		\$0 0.442		\$0 0.0000		\$0 0.000		\$0 0.40
2005	\$0	4.175		\$0 0.493		\$0 0.0000		\$0 0.000		\$0 0.55
2004	\$0	4.175		\$0 0.493		\$0 1.1940		\$0 0.659		\$0 0.65
2003	\$0	4.175		\$0 0.493		\$0 2.2450		\$0 0.669		\$0 0.67
2002	\$0	4.175		\$0 0.493		\$0 3.1700		\$0 0.678		\$0 0.69
2001	\$0	4.175		\$0 0.493		\$0 3.9980		\$0 0.686		\$0 0.71
2000	\$0	4.175		\$0 0.493		\$0 4.7540		\$0 0.695		\$0 0.73
1999	\$0	4.175		\$0 0.493		\$0 5.4450		\$0 0.702		\$0 0.75
1998	\$0	4.175		\$0 0.493		\$0 6.0750		\$0 0.708		\$0 0.76
1997	\$0	4.175		\$0 0.493		\$0 6.6500		\$0 0.713		\$0 0.76
1996	\$0	4.175		\$0 0.493		\$0 7.1760		\$0 0.717		\$0 0.76
1995	\$0	4.175		\$0 0.493		\$0 7.6550		\$0 0.720		\$0 0.77
1994	\$0	4.175		\$0 0.493		\$0 8.0930		\$0 0.723		\$0 0.77
1993	\$0	4.175		\$0 0.493		\$0 8.4930		\$0 0.725		\$0 0.77
1992	\$0	4.175		\$0 0.493		\$0 8.6840		\$0 0.725		\$0 0.77
<b>Totals:</b>		<b>(k:)</b>		<b>\$0 (l:)</b>		<b>\$0 (m:)</b>		<b>\$0 (n:)</b>		<b>\$0</b>
<b>Benchmark Ratio Since Inception</b>			<b>(l+n)/(k+m):</b>			<b>0.000</b>				

## Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$23,205	\$10,210
b. current year's issues	\$23,189	\$9,371
c. Net	\$17	\$839
2. Past Years' Experience	\$0	\$0
3. Total Experience	\$17	\$839
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.000	
8. Experienced Ratio Since Inception	50.756	
9. Life Years Exposed Since Inception	0	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

*Lisa M. Parker*

Signature

Consulting Actuary

Title

Lisa M. Parker ASA, MAAA

Name

4/20/2009

Date

## Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2008

Type Individual

SMSBP

Select Plan F

For the State of

Arkansas

Company Name Marquette National Life Insurance CompanyNAIC Group Code 0953NAIC Company Code 71072Person Completing this Exhibit: Lisa M. Parker ASA, MAAA Title : Consulting ActuaryTelephone (407) 628-1776 x8438

Year (a)	Earned Premium (b)	Factor (c)	(b)x(c) (d)	Cumulative Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	Cumulative Loss Ratio (i)	(h)x(i) (j)	(o)
2006	\$2,398	2.770	\$6,642	0.442	\$2,936	0.0000	\$0	0.000	\$0	0.40
2005	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
2004	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
2003	\$0	4.175	\$0	0.493	\$0	2.2450	\$0	0.669	\$0	0.67
2002	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
2001	\$0	4.175	\$0	0.493	\$0	3.9980	\$0	0.686	\$0	0.71
2000	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
1999	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
1998	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
1997	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
1996	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
1995	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
1994	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
1993	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
1992	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$6,642	(l:)	\$2,936	(m:)	\$0	(n:)	\$0	
Benchmark Ratio Since Inception			(l+n)/(k+m):			0.442				

## Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$4,426	\$1,408
b. current year's issues	\$0	\$0
c. Net	\$4,426	\$1,408
2. Past Years' Experience	\$2,398	\$0
3. Total Experience	\$6,824	\$1,408
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.442	
8. Experienced Ratio Since Inception	0.206	
9. Life Years Exposed Since Inception	3	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

*Lisa M. Parker*

Signature

Consulting Actuary

Title

Lisa M. Parker ASA, MAAA

Name

4/20/2009

Date